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## **Form 1095-B Basics**

### **1. What is the Form 1095-B?**

Form 1095-B is an Internal Revenue Service (IRS) document that is proof that a person had health insurance that counts as minimum essential coverage during the last tax year. As part of the Affordable Care Act, the IRS requires most people to get health insurance that meets this requirement every year. This is called the “individual mandate.” If you do not have health insurance that meets the requirement, you may have to pay a tax penalty for being uninsured. If you are required to file taxes, you may self-attest your coverage. You are not required to submit a copy of the Form 1095-B with your tax return, but you should still keep it for your records.

### **2. What information will be included on Form 1095-B?**

The Form 1095-B will include the insured person’s:

- ☐ Name
- ☐ Address
- ☐ Social Security number (last four digits only)
- ☐ Date of birth (only if the Social Security number is not available)
- ☐ Months of Medi-Cal coverage that meet minimum essential coverage requirements

### **3. Are there any other types of 1095 IRS tax forms?**

Yes. There are other Internal Revenue Service tax forms that are similar to Form 1095-B and you might get more than one type if you had other health coverage:

- ☐ Form 1095-A – If a household member gets or had health coverage through Covered California.
- ☐ Form 1095-B – If a household member gets or had health coverage through a government sponsor, like Medicaid (Medi-Cal), Medicare, or Veterans benefits. Households may receive more than one Form 1095-B for each type of coverage.
- ☐ Form 1095-C – If a household member was offered health insurance through a large employer. (Small employers are not required to send forms.)

## **Who Gets a Form 1095-B**

### **4. Who will get his or her own Form 1095-B?**

Starting with tax year 2015, every person, adult or child, who is or was enrolled in a Medi-Cal program that met the requirement for minimum essential coverage, will get his or her own Form 1095-B.

### **5. Are there people who have Medi-Cal but *will not* get Form 1095-B?**

Yes. People who are enrolled in a Medi-Cal program that does not meet the requirement for minimum essential coverage will not get a Form 1095-B. Please see FAQ #6 for examples of Medi-Cal programs that do not meet the requirement for minimum essential coverage.



**6. How do I know if the Medi-Cal program I am or was enrolled in counts as minimum essential coverage?**

Full-scope Medi-Cal coverage meets the coverage requirement for most people. Nearly all people enrolled in the Medi-Cal program have full coverage, including those in pregnancy programs. The list below provides a few examples of Medi-Cal or state funded programs that do **not** meet the requirement:

- ☐ Medi-Cal with a Share of Cost
- ☐ Restricted Medi-Cal, (sometimes called “emergency” Medi-Cal)
- ☐ Family Planning, Access, Care, and Treatment (FPACT)
- ☐ Special treatment programs such as treatment for tuberculosis, dialysis, and parenteral hyper-alimentation
- ☐ State-funded full-scope coverage. This coverage is provided to immigrants who qualify for full scope Medi-Cal coverage but are federally eligible for restricted scope benefits, including immigrants who are subject to a five-year bar on federal full scope Medi-Cal eligibility.

For more information on your Medi-Cal coverage, contact your eligibility worker.

To find an office near you please go to the county human services agencies listing (<http://dhcs.ca.gov/COL>).

**7. If I am a non-citizen or an immigrant, lawfully present in the United States and enrolled in Medi-Cal, will I get a Form 1095-B?**

All people, regardless of immigration status, who receive Medi-Cal coverage that meets the requirement for minimum essential coverage, will receive a Form 1095-B.

You may be exempt from filing taxes or reporting your Medi-Cal coverage due to your immigration status. You can take an online interview using the Interactive Tax Assistant (ITA) (<https://www.irs.gov/uac/am-i-eligible-for-a-coverage-exemption-or-required-to-make-an-individual-shared-responsibility-payment>) that will help you determine if you are eligible for a health coverage exemption. Click on “Begin” to start the online interview.

The IRS also has information about other health coverage exemptions and information on how to claim or report exemptions (<https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions>) (available in Spanish, <https://www.irs.gov/spanish/disposicion-de-la-responsabilidad-compartida-para-individuos-exenciones>).

**8. How will I get Form 1095-B?**

Form 1095-B will be mailed to you by January 31 following the tax year. A cover letter will be included to explain what the letter means to you and give you extra resources.

If you would like your mail to go to a new address or if you need to update your address because you moved, please contact your county human services agency (<http://dhcs.ca.gov/COL>) to update your contact information.



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**SSI/SSP recipients:**

If you or a member of your household gets Supplemental Security Income (SSI) or State Supplementary Payment (SSP), you or the member of your household who gets SSI/SSP must contact the Social Security Administration (SSA) in person or by phone to update your information used by Medi-Cal.

Update SSA by phone: 1-800-772-1213.

Update SSA in person: SSA local office locator website (<https://secure.ssa.gov/ICON/main.jsp>).

- 9. What if I only had Medi-Cal for part of the year, will I still get Form 1095-B?** Yes, DHCS is responsible for reporting all months of Medi-Cal coverage meeting the requirement for minimum essential coverage (MEC) to the Internal Revenue Service (IRS). DHCS must also provide a Form 1095-B to all individuals whose coverage was reported to the IRS. The form will show which months you had MEC.
- 10. What will happen if I had Medi-Cal for part of the year and then I purchased a Covered California health insurance plan?**  
You will get a Form 1095-B for your Medi-Cal coverage and you will also get a Form 1095-A from Covered California. Each form will show the months of coverage that met the requirement for minimum essential coverage for any months of coverage you got from either Medi-Cal or Covered California.
- 11. Some people in my home have Covered California and others have Medi-Cal. Will Form 1095-B show members of my household who are not enrolled in any Medi-Cal program?**  
No. Medi-Cal will report each person's coverage to the Internal Revenue Service separately and will send that person their own Form 1095-B. Every home will get a Form 1095-B for each person enrolled in a Medi-Cal program that meets the minimum essential coverage requirement. If you have family members enrolled in Covered California, they should receive Form 1095-A.
- 12. If I have an authorized representative noted on my Medi-Cal record, can they receive or request Form 1095-B on my behalf?**  
Currently, authorized representatives are not allowed to request your Form 1095-B. If you would like someone else to receive your tax information, you can either provide them your Form 1095-B information directly or you may request to have a reprint of your Form 1095-B mailed to a different address. Please contact your county human services agency(<http://dhcs.ca.gov/COL>) and speak to an eligibility worker.

**Making Sure Your 1095-B Is Correct**

- 13. How do I update my information to ensure I receive my Form 1095-B?**  
Contact your county human services agency(<http://dhcs.ca.gov/COL>) county eligibility worker (CEW) to verify or update your contact information for Medi-Cal.



By connecting with your CEW, you may discuss your personal information and make changes as necessary. In some cases, your CEW may require additional personal information for identity verification.

**SSI/SSP recipients:**

If you or a member of your household gets Supplemental Security Income (SSI) or State Supplementary Payment (SSP), you or the member of your household who gets SSI/SSP must contact the Social Security Administration (SSA) in person or by phone to update your information used by Medi-Cal.

Update SSA by phone: 1-800-772-1213.

Update SSA in person: SSA local office locator website (<https://secure.ssa.gov/ICON/main.jsp>).

- 14. What changes do I need to report to make sure my information is up-to-date?** You must report changes to your home or mailing address, other contact information, income, household size, employment, and other health insurance coverage. These changes must be reported to the county human services agency(<http://dhcs.ca.gov/COL>) within 10 calendar days from the date the change occurred.

**SSI/SSP recipients:**

If you or a member of your household gets Supplemental Security Income (SSI) or State Supplementary Payment (SSP), you or the member of your household who gets SSI/SSP must contact the Social Security Administration (SSA) in person or by phone to update your information used by Medi-Cal.

Update SSA by phone: 1-800-772-1213

Update SSA in person: SSA local office locator website (<https://secure.ssa.gov/ICON/main.jsp>).

- 15. How do I locate my county human services agency?** You can locate your county human services agency(<http://dhcs.ca.gov/COL>) by using the DHCS County listing web resource. Agencies are listed by county and may include street addresses, telephone numbers, and webpages.

**What to Do with Your Form 1095-B**

- 16. What do I need to do with my Form 1095-B?**

Form 1095-B is used as proof of minimum essential coverage. It should be kept for personal record in the event the IRS may require someone who has filed their taxes to provide it as proof of their coverage.

**Please remember, Form 1095-B is not required to file your taxes and you may self-attest your coverage without it.**



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**17. Why does Medi-Cal/DHCS send Form 1095-B information to the Internal Revenue Service?**

Medi-Cal is required by the federal government to send Form 1095-B information to the IRS for the purpose of validating months of health coverage reported by the person filing their taxes.

**18. Why did I get more than one Form 1095-B from Medi-Cal and what should I do with all of them?**

Medi-Cal will mail a Form 1095-B to every person enrolled in a Medi-Cal program that meets the requirement for minimum essential coverage.

If you received another copy of your Form 1095-B, it could be a corrected Form 1095-B. A corrected Form 1095-B will have a box checked "Corrected" at the top of the form. If it is a corrected form, then this new form is the most current version of your Form 1095-B.

**Please keep all forms for your record.**

**What If You Have Problems with Form 1095-B**

**19. Who can I contact if I need additional help with Form 1095-B?**

If you need additional support, please call the Medi-Cal 1095-B Helpdesk at 1-844- 253-0883 (for TTY call 1-844-357-5709) for live support. Our helpdesk service can provide assistance in languages other than English. This is a free service that is available from 8 a.m. to 5 p.m. every day except for major holidays.

**20. The information on Form 1095-B does not show my correct information. How can I have Medi-Cal change or update it?**

If you think there is a mistake on your Form 1095-B, contact your county human services agency(<http://dhcs.ca.gov/COL>) to work with your county eligibility worker to correct any information on your account. Eligibility workers can help change your address, name, date of birth, and months of coverage.

**SSI/SSP recipients:**

If you or a member of your household gets Supplemental Security Income (SSI) or State Supplementary Payment (SSP), you or the member of your household who gets SSI/SSP must contact the Social Security Administration (SSA) in person or by phone to update your information used by Medi-Cal.

Update SSA by phone: 1-800-772-1213

Update SSA in person: SSA local office locator website (<https://secure.ssa.gov/ICON/main.jsp>).

**21. Why did I not get a Form 1095-B?**

There may be one of two reasons why you did not get a Form 1095-B. The mailing address we have on record may be incorrect or you were enrolled in a Medi-Cal program that does not meet the requirement for minimum essential





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coverage (MEC). Please contact your county human services agency(<http://dhcs.ca.gov/COL>) to find out why you did not receive one. You might have to update some of your information, and you can get a new copy of your Form 1095-B if there is one available.

**SSI/SSP recipients:**

If you or a member of your household gets Supplemental Security Income (SSI) or State Supplementary Payment (SSP), you or the member of your household who gets SSI/SSP must contact the Social Security Administration (SSA) in person or by phone to update your information used by Medi-Cal.

Update SSA by phone: 1-800-772-1213

Update SSA in person: SSA local office locator website (<https://secure.ssa.gov/ICON/main.jsp>).

**22. I normally get my mail through my P.O. Box. I have my Form 1095-B but I did not get my child's Form 1095-B. How can I get my child's Form 1095-B?**

DHCS will send all Form 1095-B letters to the mailing address on record. If you use a

P.O. Box and your child is not listed on your P.O. Box, your child's mail will not be delivered. Please add your child or children to your P.O. Box at your local post office or update your mailing address with Medi-Cal at your county human services agency(<http://dhcs.ca.gov/COL>).

If you would like a reprint of Form 1095-B for any previous tax year, just ask your county eligibility worker and they will assist.

**23. I claim an adult dependent on my taxes. How can I get their Form 1095-B for tax filing purposes?**

If you claim an adult as a dependent on your taxes and you are responsible for reporting their health coverage, you may need access to their Form 1095-B. If you do, the adult tax dependent must provide you with their own Form 1095-B. It is important that you keep this form for your record as it contains proof of health coverage for the tax year; however, **you are not required to submit a copy of the Form 1095-B with your taxes.**

**24. What if I received Medicaid coverage for part of the year while living in another state?**

California's Medicaid program is known as Medi-Cal. If you got Medicaid coverage in another state, the human services agency from that state will send Form 1095-B to your most recent address they have on record.

It is important that you report your current address to the California county human services agency(<http://dhcs.ca.gov/COL>) you lived in so that DHCS can send you Form 1095-B for your months of eligible Medi-Cal coverage.

To find contact information for each Medicaid agency by state please go visit this Medicaid webpage(<http://www.medicaid.gov/medicaid-chip-program-information/by-state/by-state.html>).



**25. What if I received Qualified Health Plan (QHP) coverage while living in another state for part of the year through that state's marketplace or through the Federally Facilitated Marketplace?**

If you lived in another state and received QHP coverage through that state's marketplace or through the Federally Facilitated Marketplace (also known as healthcare.gov), you will receive a 1095-A from that marketplace. It is important that you report your current address to that marketplace and the health plan that covered you so they can send the Form 1095-A to your current address.

- ☐ Go to healthcare.gov(<https://www.healthcare.gov/reporting-changes/how-to-report-changes/>) to update your contact information with the federal marketplace
- ☐ Go to state marketplace (<https://www.healthcare.gov/marketplace-in-your-state/>) to update your contact information with a state marketplace that does not take enrollments through healthcare.gov

**Individual Mandate and Tax Penalty**

**26. What will happen if I only had health coverage for part of the year?**

If you had health coverage for only part of the year you may have to pay a tax penalty.

Go to the IRS website to learn more about short health coverage gaps and other reasons you may be exempt from the penalty. You can take an online interview using the Interactive Tax Assistant (ITA) (<https://www.irs.gov/uac/am-i-eligible-for-a-coverage-exemption-or-required-to-make-an-individual-shared-responsibility-payment>) that will help you determine if you are eligible for a health coverage exemption. Click on "Begin" to start the online interview.

The IRS also has information about other health coverage exemptions and information on how to claim or report exemptions(<https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Exemptions>) (available in Spanish, <https://www.irs.gov/spanish/disposicion-de-la-responsabilidad-compartida-para-individuos-exenciones>).

**27. What is a tax penalty?**

You may have to pay a tax penalty if you do not have qualifying health insurance (referred to as minimum essential coverage) and you do not apply for and receive an exemption.

If you do not have a health coverage exemption, you only pay 1/12th of the penalty for each month you don't have coverage. Some penalties are subject to a maximum amount.

<b>2015</b>	<b>2%</b> of your yearly household Modified Adjusted Gross Income (MAGI) above the amount at which you're required to file taxes, OR \$325 per person (\$162.50/child; Maximum \$975) –
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**2.5%** of your yearly household Modified Adjusted Gross Income (MAGI) above the amount at which you're required to file taxes  
**OR \$695 per person (\$347.50/child; Maximum \$2,085) –**

**28. I did not have health coverage for a month or more in 2015. Where can I apply for an exemption from the tax penalty?**

You can apply for some exemptions, such as the exemption for a short gap in health coverage, by just filling in a code when you file taxes. See IRS Form 8965, Health Coverage Exemptions (<https://www.irs.gov/affordable-care-act/individuals-and-families/aca-individual-shared-responsibility-provision-exemptions>). Other exemptions require you to apply by filling out one of the exemption forms available at [www.healthcare.gov/fees](http://www.healthcare.gov/fees).

**29. If I am enrolled in a Medi-Cal program that does not count as full health coverage, do I have to pay a tax penalty?**

There are many exemptions from the tax penalty. Some examples include: exemptions for people with very low income, exemptions for people in limited Medi-Cal programs such as share of cost, exemptions for undocumented immigrants who do not qualify for assistance, and more. You should consult with a tax professional to see if you qualify. You can also visit the following IRS webpage (<https://www.healthcare.gov/fees-exemptions/exemptions-from-the-fee>) for information about all of the exemptions.

**30. Is there a penalty for having both a Form 1095-A from Covered California and a Form 1095-B from Medi-Cal showing coverage for the same months during the tax year?**

The IRS rules regarding the Advanced Premium Tax Credit (APTC) state that a person who qualifies for minimum essential coverage is not eligible to also receive APTCs through Covered California. This means that if you are found eligible for Medi-Cal and you decide to continue to receive APTCs to use towards your Covered California plan, you may have to pay back some or all of those APTCs to the IRS.

Please note that if you were covered by both Covered California and Medi-Cal in 2015, the IRS will not penalize you for overlapping health coverage for the 2015 tax year.

For more information on the APTC and overlap, please go to the IRS's website:

- ☐ Facts about the Premium Tax Credit: <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Questions-and-Answers-on-the-Premium-Tax-Credit#Reporting>
- ☐ Return Preparer Best Practices: [https://www.irs.gov/PUP/taxpros/best-practices\\_resolving\\_1095\\_conflicts.pdf](https://www.irs.gov/PUP/taxpros/best-practices_resolving_1095_conflicts.pdf)

**Tax Filing Help**

**31. Where can I get help filing my taxes?**

You can get help from your local Taxpayer Assistance Center Office. To find an office near you, visit the locator website(<http://apps.irs.gov/app/officeLocator/index.jsp>) or call 1-800-829-





1040.

You can consult your own tax professional/adviser. Or, you can find an authorized e-file provider in your neighborhood on the California Franchise Tax Board website (<https://www.ftb.ca.gov/online/ero/index.asp>).

A California Authorized Individual e-file Provider can help you look for a tax professional near your home, work, school, or other location. This tool will give you the name and contact information for tax professionals authorized to provide you with individual e-file services.

You can also get free tax assistance at a local **Volunteer Income Tax Assistance Site (VITA)** for people **who generally has an annual income of \$54,000 or less, persons with disabilities, the elderly and limited English** speaking taxpayers. To help find the nearest office, you can call 1-800-906-9887 or go to <http://irs.treasury.gov/freetaxprep/>.

Please note that the list of VITA offices is updated with more locations as tax season approaches. Check back in a few weeks to see if an office near you has been added.

Or, you can get help directly from the IRS website. The website offers “Help and Resources” for taxpayers who need it. The IRS (<http://www.irs.gov/aca>) also has a section with information about the Affordable Care Act. Help includes “Local Taxpayer Advocates” and “Low Income Taxpayer Clinics.” You or your tax professional should consider preparing and filing your tax return electronically. Using tax preparation software is the easiest way to file a complete and accurate tax return. The IRS has a variety of electronic filing options including free volunteer assistance, IRS Free File, commercial software and professional assistance. There is more information about IRS filing (<http://www.irs.gov/Filing>) and options available.

**32. I already filed my federal tax return with the IRS Form 1095-B that has incorrect information, do I have to amend my federal tax return when I get the corrected IRS Form 1095-B?**

Depending on how the information was changed, you may need to amend your taxes. The United States Department of Treasury intends to provide additional information to help tax filers determine whether they would benefit from filing amended returns. You also may want to consult with your tax preparers to determine if you would benefit from amending.

If you notice any incorrect information on your Form 1095-B, DHCS highly recommends that you contact your county human services agency (<http://dhcs.ca.gov/COL>) to work with your county eligibility worker to fix the wrong information.

**SSI/SSP recipients:**

If you or a member of your household gets Supplemental Security Income (SSI) or State Supplementary Payment (SSP), you or the member of your household who gets SSI/SSP must contact the Social Security Administration (SSA) in person or by phone to update your information used by Medi-Cal.



Update SSA by phone: 1-800-772-1213

Update SSA in person: SSA local office locator  
website (<https://secure.ssa.gov/ICON/main.jsp>).

**33. Can I report to the IRS that I got health coverage before I get my Form 1095-B from Medi-Cal?**

Yes, you may self-attest your coverage while filing their taxes before getting Form 1095-B. Please note that the IRS may require some people to show proof for their coverage and due to this, DHCS strongly suggests you keep your Form 1095-B for your records.

**34. What if I did not get Form 1095-B but I filed my federal income taxes anyway without the information from the form?**

The Internal Revenue Service (IRS) determined that consumers with government sponsored coverage may file their taxes without Form 1095-B and self-attest their coverage. You should get Form 1095-B in the mail by January 31 following the tax year. If you do not receive Form 1095-B by the end of January and you would like Form 1095-B for your records, you should contact your eligibility worker at your county human services agency(<http://dhcs.ca.gov/COL>) to request a reprint.

**35. If I do not regularly file taxes, is there a benefit to filing taxes this year?**

Even if you are not required to file taxes, you may be able to claim federal or state tax credits available for low to moderate income level households. One of these incentives is called the Earned Income Tax Credit (EITC) and is now available for both federal and California state taxes.

Click on the following to see if you qualify for these credits:

- ☐ <http://www.irs.gov/Credits-&-Deductions/Individuals/Earned-Income-Tax-Credit>
- ☐ <https://www.ftb.ca.gov/individuals/faq/net/900.shtml>

Also, if you or someone in your household receives a premium tax credit through Covered California (or through [healthcare.gov](http://healthcare.gov) or another state marketplace if you lived outside of California for any part of the tax year) you are required to file taxes.

When someone receives a premium tax credit and does not file taxes, Covered California will not continue to provide financial assistance in paying for their coverage.

**36. What do I do regarding Form 1095-B if a member of my family has passed away?**

In the event that a consumer received MEC in the given tax year, but has passed away, a Form 1095-B will still be sent to the last known address on file. If the responsible person did not obtain Form 1095-B for the deceased, with the appropriate documentation, they can go to the responsible county for the deceased and request a reprint of Form 1095-B. A forwarding address may be given if the Form 1095-B needs to be sent to a different address.



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To find an office near you please go to the county human services agencies listing (<http://dhcs.ca.gov/COL>)

**37. Are there any special considerations for my foster child in regards to Form 1095-B?**

Yes. If you are a foster parent, adoptive parent, or legal guardian that claims the child as a dependent on your tax return for the given tax year, you are liable for the shared responsibility payment. Parents who cannot claim the child as a dependent are not liable for the months they were responsible for the child.

If the adoption or placement of the child occurs during the given tax year, you are only liable for the month following the adoption or placement through the end of the tax year.

Foster care or adoptive parents and children fall under the same rules regarding MEC and the individual mandate. If a foster parent, adoptive parent, or legal guardian has not received Form 1095-B for their child, they may request a reprint through an eligibility worker at their county human services agency.

Please remember that all former foster youth, up to the age of 26, are eligible for free Medi-Cal and that former foster youth will always have minimum essential coverage.

**38. Are there any special considerations regarding Form 1095-B if I am a parent of a child who has entered foster care?**

Parents who had their child or children enter foster care may have not received Form 1095-B on behalf of their child or children. Until further guidance is received from the Centers for Medicare & Medicaid Services, DHCS will not issue or provide reprints of Form 1095-B to these parents.